I mainly favor this of the options as trying to offer the best to the most people. If its possible, the term "Communicator" is a more descriptive title for a person who is recently licensed, for the other license levels the are fine as they stand. In today's changing world environment of threats it's also very prudent to allow everyone to ability to operate on HF. As we know, the ability of making a contact out a disaster area is one of the primary abilities of a Ham and HF access is another tool for us to use as needed. As to the requirement of CW for the top level of license, I can understand both sides of the debate...its traditional and every effective when you have poor conditions and requires very little in operating equipment. But its also the mother of all digital communications (on/off) but there is no requirement to demonstrate your ability of using RTTY, PSK31 etc. for your next higher level of license, you just have to get on the air and if you can hold a conversation between you another station using the same mode.